

WHAT IS CLAIMED IS:

17 1. A method of providing a product to a buyer who purchased the product through
2 a purchasing system, comprising:
3 receiving from the ~~buyer~~ redemption information;
4 receiving from the purchasing system verification information enabling the
5 authorization of the buyer to take possession of the product;
6 providing the product to the buyer; and
7 receiving from a party different from the buyer a payment in exchange for providing the
8 product to the buyer.

1 2. The method of claim 1, further comprising:
2 sending to the purchasing system information related to an attempt to take possession of
3 the product, including the redemption information.

1 3. The method of claim 1, wherein the redemption information comprises a
2 redemption code.

1 4. The method of claim 3, wherein the redemption code comprises at least one of:
2 (i) an alphanumeric code; (ii) a visual code; and (iii) a bar code.

1 5. The method of claim 3, wherein the redemption code comprises at least one of a
2 pseudo: (i) credit card number; (ii) debit card number; and (iii) banking account number.

1 6. The method of claim 3, wherein the redemption code is created that is the
2 product of a one-way hash function.

1 7. The method of claim 1, wherein the redemption information comprises a
2 condition that must be met by the buyer.

1 26. The method of claim 1, further comprising:
2 receiving from the purchasing system verification information enabling the
3 authorization of a plurality of buyers to take possession of products.

1 27. The method of claim 26, wherein the verification information comprises a
2 plurality of redemption codes.

1 28. The method of claim 1, wherein the payment is received at a time based on
2 when the product is provided to the buyer.

1 29. The method of claim 1, wherein the payment is received periodically and is
2 associated with providing a plurality of products to a plurality of buyers.

1 30. The method of claim 1, wherein the payment is an amount based on the
2 amount the buyer provided to purchase the product.

1 31. The method of claim 1, wherein the payment is an amount based on a
2 settlement price.

1 32. The method of claim 1, wherein the redemption information is associated with
2 a first price, further comprising:
3 determining an adjustment to the first price.

1 33. The method of claim 32, wherein the adjustment is based on the difference
2 between the first price and a retail price at which a retailer offers the product for sale.

1 34. The method of claim 32, wherein the adjustment is based on at least one of: (i)
2 a sales tax amount; (ii) a penalty amount; and (iii) a coupon amount.

1 35. The method of claim 32, further comprising:
2 providing an adjustment amount to the buyer based on said adjustment.

1 36. The method of claim 32, further comprising, wherein the adjustment amount is
2 provided to the buyer: (i) using a payment identifier associated with the buyer; or (ii) using
3 currency.

1 37. The method of claim 32, further comprising:
2 receiving an adjustment amount from the buyer based on said adjustment.

38. A medium storing instructions adapted to be executed by a processor to
perform a method for providing a product to a buyer who purchased the product through a
purchasing system, said method comprising:
receiving from the buyer redemption information;
receiving from the purchasing system verification information enabling the
authorization of the buyer to take possession of the product;
providing the product to the buyer; and
receiving from a party different from the buyer a payment in exchange for
providing the product to the buyer.

39. A method of operating a retailer system to provide a product to a buyer who
purchased the product through a purchasing system, comprising:
receiving from the buyer a pseudo payment identifier;
sending the pseudo payment identifier to a payment processing system, the
payment processing system being configured to receive payment identifiers;
receiving an authorization from the payment processing system;
providing the product to the buyer; and
receiving from a party different from the buyer a payment in exchange for
providing the product to the buyer.

40. The method of claim 39, wherein the pseudo payment identifier is a pseudo
credit card account number and the payment processing system is a credit card processing
system configured to receive credit card numbers.

41. A retailer device, comprising:
a processor; and

3 a storage device coupled to said processor and storing instructions adapted to be
4 executed by said processor to:

5 receive from the buyer redemption information;
6 receive from the purchasing system verification information enabling the
7 authorization of the buyer to take possession of the product;
8 provide the product to the buyer; and
9 receive from a party different from the buyer a payment in exchange for
10 providing the product to the buyer.

1 42. A retailer system apparatus, comprising:

2 means for receiving from the buyer redemption information;
3 means for receiving from the purchasing system verification information enabling
4 the authorization of the buyer to take possession of the product;
5 means for providing the product to the buyer; and
6 means for receiving from a party different from the buyer a payment in exchange
7 for providing the product to the buyer.

1 43. A medium storing instructions adapted to be executed by a processor to
2 perform a method for operating a retailer system, said method comprising:

3 receiving from the buyer redemption information;
4 receiving from the purchasing system verification information enabling the
5 authorization of the buyer to take possession of the product;
6 providing the product to the buyer; and
7 receiving from a party different from the buyer a payment in exchange for
8 providing the product to the buyer.

1 44. A method of taking possession of a product, comprising:

2 providing to a retailer redemption information received from a purchasing system
3 device; and
4 receiving from the retailer the product without providing to the retailer a retail
5 price associated with the product.

1 45. A method of providing a product to a buyer who purchased the product through
2 a purchasing system, comprising:

3 receiving from the purchasing system verification information authorizing a
4 plurality of buyers to take possession of products;
5 receiving from a buyer a redemption code;
6 comparing the received redemption code with the received verification
7 information; and
8 providing the product to the buyer.

1 46. A method of operating a purchasing system, comprising:
2 arranging through a communication network for a buyer to purchase a product from
3 a seller at a first price; and
4 sending redemption information to the buyer, the redemption information enabling
5 the buyer to take possession of the product at a retailer, different from the seller, that offers
6 the product for sale at a second price.

1 47. The method of claim 46, wherein said arranging for the buyer to purchase the
2 product comprises:
3 receiving a buyer offer, including a buyer-defined first price and information about
4 the product, from the buyer; and
5 determining if the buyer offer will be accepted.

1 48. The method of claim 47, wherein said determining comprises at least one of:
2 (i) sending information about the buyer offer to at least one seller; and (ii) locally
3 determining if the buyer offer will be accepted.

1 49. The method of claim 46, wherein said arranging for the buyer to purchase the
2 product comprises receiving payment from the buyer of an amount based on the first price.

1 50. The method of claim 49, wherein the payment is received at a time based on
2 one of: (i) when the purchasing system arranges for the buyer to purchase the product; and
3 (ii) when the buyer takes possession of the product at the retailer.

1 51. The method of claim 46, wherein said arranging for the buyer to purchase the
2 product comprises receiving a payment identifier from the buyer.

1 52. The method of claim 51, wherein said arranging for the buyer to purchase the
2 product comprises one of: (i) charging an amount based on the first price using the
3 payment identifier; and (ii) reserving an amount based on the first price using the payment
4 identifier.

1 53. The method of claim 46, wherein said arranging for the buyer to purchase the
2 product comprises selecting at least one retailer from a plurality of retailers.

1 54. The method of claim 46, wherein the redemption information comprises a
2 redemption code.

1 55. The method of claim 54, wherein the redemption code comprises at least one
2 of: (i) an alphanumeric code; (ii) a visual code; and (iii) a bar code.

1 56. The method of claim 54, wherein the redemption code comprises at least one
2 of a pseudo: (i) credit card number; (ii) debit card number; and (iii) banking account
3 number.

1 57. The method of claim 54, wherein the redemption code is a product of a one-
2 way hash function.

1 58. The method of claim 46, wherein the redemption information comprises a
2 condition that must be met by the buyer.

1 59. The method of claim 46, wherein the redemption information comprises
2 expiration information.

1 60. The method of claim 46, wherein the redemption information comprises
2 penalty information.

1 61. The method of claim 60, wherein the penalty information comprises
2 information related to at least one of: (i) a flat fee to be paid by the buyer for failing to
3 meet a condition; (ii) a percentage fee to be paid by the buyer for failing to meet a
4 condition; (iii) a cost associated with delivering the product to be paid by the buyer for
5 failing to meet a condition; and (iv) voiding a right of the buyer to take possession of the
6 product.

1 62. The method of claim 46, wherein the redemption information comprises
2 information that enables the creation of a voucher.

1 63. The method of claim 46, wherein the redemption information comprises
2 information associated with a plurality of products.

1 64. The method of claim 46, wherein the redemption information comprises
2 information associated with a plurality of retailers.

1 65. The method of claim 64, wherein the redemption information comprises a
2 plurality of identifiers for the product, each identifier being associated with a different
3 retailer.

1 66. The method of claim 65, wherein the plurality of identifiers comprise at least
2 one of a plurality of: Stock Keeping Unit (SKU) numbers; model names; and model
3 numbers.

1 67. The method of claim 46, further comprising adding supplemental offer
2 information to the redemption information.

1 68. The method of claim 67, further comprising:
2 sending to a second retailer supplemental verification information enabling the
3 second retailer to authorize the buyer to take possession of a supplemental product.

1 69. The method of claim 68, wherein the supplemental verification information is
2 only sent when the buyer has taken possession of the product at the retailer.

1 70. The method of claim 69, wherein the second retailer is the first retailer.

1 71. The method of claim 46, further comprising:
 2 receiving from the retailer information related to an attempt to take possession of
 3 the product; and
 4 sending to the retailer a verification authorizing the buyer to take possession of the
 5 product.

1 72. The method of claim 71, wherein the redemption information and the
 2 information related to the attempt to take possession of the product comprise a redemption
 3 code.

1 73. The method of claim 72, wherein the information related to the attempt to take
 2 possession of the product further comprises at least one of: (i) a product identifier; (ii) a
 3 retailer identifier; and (iii) a purchase price.

1 74. The method of claim 72, wherein the redemption code is a pseudo payment
 2 identifier.

1 75. The method of claim 74, wherein the pseudo payment identifier is one of a
 2 pseudo: (i) credit card number; (ii) debit card number; and (iii) banking account number.

1 76. The method of claim 75, wherein the pseudo payment identifier is uniquely
 2 associated with the purchase of the product by the buyer.

1 77. The method of claim 76, wherein said receiving from the retailer the pseudo
 2 payment identifier comprises receiving the identifier through a credit card processing
 3 system.

1 78. The method of claim 77, wherein the pseudo payment identifier is provided on
 2 a voucher, and the retailer sends the voucher to the purchasing system as a record of
 3 charge.

1 79. The method of claim 76, wherein said arranging for the buyer to take
2 possession of the product at the retailer further comprises adjusting a spending limit
3 associated with the pseudo payment identifier.

1 80. The method of claim 79, wherein said adjusting the spending limit comprises
2 establishing a minimum spending amount and a maximum spending amount.

1 81. The method of claim 80, wherein the information related to the attempt to take
2 possession of the product comprises a purchase price and said sending a verification is
3 only performed if the purchase price is more than the minimum spending amount and less
4 than the maximum spending amount.

1 82. The method of claim 80, wherein said adjusting is based on at least one of: the
2 first price; the second price; a settlement price to be provided to the retailer in exchange
3 for providing the product to the buyer; a penalty amount; and a tax amount.

1 83. The method of claim 80, wherein the spending limit is re-adjusted when the
2 buyer takes possession of the product at the retailer.

1 84. The method of claim 71, wherein the redemption information comprises a
2 redemption code and the verification is only sent to the retailer after the information
3 related to the attempt to take possession of the product is compared to the redemption
4 code.

1 85. The method of claim 71, wherein the redemption information comprises a
2 redemption code, and further comprising:
3 sending reminder information to the buyer if information related to an attempt to
4 take possession of the product corresponding to the redemption code has not been received
5 in a predetermined period of time.

1 86. The method of claim 85, wherein the reminder information is sent using:
2 electronic mail; a receipt generated at a point of sale terminal; a pager; a telephone; a
3 facsimile machine; a Web page; subsequent redemption information; and regular mail.

1 87. The method of claim 46, further comprising:
2 sending to the retailer redemption information authorizing a plurality of buyers to
3 take possession of products.

1 88. The method of claim 87, wherein the redemption information comprises a
2 plurality of redemption codes.

1 89. The method of claim 46, wherein said arranging for the buyer to purchase the
2 product comprises receiving payment from the buyer of an amount based on the first price
3 adjusted with a subsequent amount.

1 90. The method of claim 89, wherein the subsequent amount comprises at least
2 one of: a tax amount; a return privilege amount; and a guaranteed availability amount.

1 91. The method of claim 89, wherein the subsequent amount comprises a penalty
2 amount.

1 92. The method of claim 91, wherein the penalty amount is imposed when the
2 buyer has not taken possession of the product from the retailer within a predetermined
3 period of time.

1 93. The method of claim 92, wherein the penalty amount is associated with a cost
2 to ship the product to the buyer.

1 94. The method of claim 46, wherein the purchasing system arranges for a
2 plurality of buyers to take possession of a plurality of products at the retailer.

1 95. The method of claim 94, wherein the purchasing system arranges for the
2 retailer to receive payment of a settlement price as each of the plurality of products is
3 provided.

1 96. The method of claim 94, wherein the purchasing system arranges for the
2 retailer to receive a payment corresponding to a plurality of settlement prices after
3 providing a plurality of products.

AY 97. A method of operating a purchasing system, comprising:
2 arranging through a communication network for a buyer to purchase a product from
3 a seller at a first price;
4 selecting a retailer from a plurality of retailers, the retailer offering the product for
5 sale at a second price;
6 sending to the buyer redemption information, including a redemption code;
7 receiving information related to an attempt to take possession of the product;
8 sending a verification authorizing the buyer to take possession of the product;
9 receiving from the buyer payment of an amount based on the first price; and
10 providing to the retailer an amount based on the second price.

1 98. The method of claim 97, wherein the redemption information and the
2 information related to an attempt to take possession of the product comprise a sixteen digit
3 pseudo credit card account number, including four digits associated with the purchasing
4 system and twelve digits associated with the buyer's purchase of the product.

1 99. The method of claim 97, wherein said receiving payment is only performed
2 after said sending of the verification to the retailer.

1 100. The method of claim 97, further comprising:
2 reserving, using a payment identifier associated with the buyer, an amount based on
3 the first price.

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101. A method of operating a purchasing system, comprising:
 receiving through a communication network a buyer offer, including a buyer-
 defined first price, information about a product and a buyer payment identifier, from a
 buyer;
 determining if the buyer offer will be accepted by a seller;
 selecting at least one retailer from a plurality of retailers;
 adjusting a spending limit associated with a pseudo payment identifier;
 sending redemption information, including the pseudo payment identifier and
 information enabling the creation of a voucher, to the buyer;
 receiving the pseudo payment identifier from a credit card processing system;
 sending a verification authorizing the buyer to take possession of the product;
 re-adjusting the spending limit associated with the pseudo payment identifier; and
 receiving payment of an amount based on the first price using the buyer payment
 identifier.

102. A purchasing system device, comprising:
 a processor; and
 a storage device coupled to said processor and storing instructions adapted to be
 executed by said processor to:
 arrange through a communication network for a buyer to purchase a product
 from a seller at a first price; and
 send redemption information to the buyer, the redemption information
 enabling the buyer to take possession of the product at a retailer that offers the
 product for sale at a second price.

103. A purchasing system apparatus, comprising:
 means for arranging through a communication network for a buyer to purchase a
 product from a seller at a first price; and
 means for sending redemption information to the buyer, the redemption
 information enabling the buyer to take possession of the product at a retailer that offers the
 product for sale at a second price.

1 104. A medium storing instructions adapted to be executed by a processor to
2 perform a method for operating a purchasing system, said method comprising:
3 arranging through a communication network for a buyer to purchase a product from
4 a seller at a first price; and
5 sending redemption information to the buyer, the redemption information enabling
6 the buyer to take possession of the product at a retailer that offers the product for sale at a
7 second price.

1 105. A method of using a purchasing system, comprising:
2 arranging through a communication network to purchase a product from a seller at
3 a first price; and
4 receiving redemption information from the purchasing system, the redemption
5 information enabling the party that purchased the product to take possession of the product
6 at a retailer offering the product for sale at a second price.

1 106. A method of operating a purchasing system, comprising:
2 arranging through a communication network for a buyer to purchase a product from
3 a seller at a first price; and
4 sending redemption information to the buyer; the redemption information enabling
5 the buyer to receive the product from a delivery service.

1 107. The method of claim 106, further comprising:
2 receiving from the delivery service information related to a product delivery; and
3 sending to the delivery service verification information enabling the delivery
4 service to authorize the delivery of the product with the buyer.

1 108. A method of providing a product to a buyer who purchased the product
2 through a purchasing system, comprising:
3 receiving from the buyer a redemption code;
4 receiving from the purchasing system verification information enabling the
5 authorization of the delivery of the product to the buyer; and
6 delivering the product to the buyer.

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109. A method of operating a purchasing system, comprising:

arranging through a communication network for a buyer to purchase a product from
a seller at a first price; and
sending redemption information to the buyer, the redemption information enabling
the buyer to take possession of the product at a retailer that offers the product for sale at a
second price.

110. A method of operating a purchasing system, comprising:

arranging through a communication network for a buyer to purchase a product from
a seller at a first price;
providing to the buyer payment of an amount based on the difference between a
retail price associated with the product and the first price; and
arranging for the buyer to take possession of the product at a retailer, different from
the seller,
wherein the buyer provides to the retailer payment of an amount based on the retail
price.